

LISTING OF THE CLAIMS

This listing of the claims will replace all prior versions, and listings, of claims in the application:

1. (currently amended) A method of processing payment material ~~having a side with payment information~~, comprising:

providing a database having at least one an electronic template having biller information specific to a biller a biller identifier and a validating record field;

providing on the payment material a biller identification and a payment field;

scanning the side of the payment material to create a digital image;

parsing the digital image for the payment information the biller identification and the payment field; [[and]]

matching the payment information biller identification with the biller information identifier; and

determining if the payment filed matches the input field of the electronic template for the biller.

2. (canceled)

3. (currently amended) The method as claimed in claim 1 wherein the biller ~~information includes biller identifying information~~ identification is selected from a group consisting essentially of a mailing address of the biller, icons, logos, telephone numbers, symbols and watermarks.

4. (currently amended) The method as claimed in claim 1 wherein the biller ~~information~~ identification includes machine readable font.

5. (original) The method as claimed in claim 4 wherein the machine readable font includes magnetic ink character recognition font.

6. (original) The method as claimed in claim 4 wherein the machine readable font includes a bar code font.

7. (original) The method as claimed in claim 4 wherein the machine readable font includes an optical character recognizable font.

8. (currently amended) The method as claimed in claim [[4]] 1 wherein the ~~machine readable font~~ payment material further includes an accounts receivable conversion truncation indication.

9-21. (canceled)

22. (new) A method of determining if a customer has requested to opt out of truncation of a negotiable document, comprising:

providing on a payment document, that is to be submitted with the negotiable document, an accounts receivable conversion truncation indicator;

scanning the payment document to create a digital image;

parsing the digital image to determine if the accounts receivable conversion truncation indicator is present.

23. (new) A payment document used for submission with a customer's monetary document comprising an accounts receivable conversion truncation indicator to signify the customer's desire of participation in an accounts receivable conversion truncation process.